## Amendments to the Claims:

1. (Currently Amended) A method of managing healthcare services, comprising the steps of:

collecting information from an individual for a predetermined set of predictive factors;

assigning, based upon said information from said individual, a separate value to each predictive factor of said predetermined set of predictive factors;

generating, based upon a predetermined predictive model and said separate values assigned to said predetermined set of predictive factors, a risk level of said individual utilizing healthcare services at a predetermined level within a prospective time span;

wherein said assigning step comprises the steps of:

determining, based upon said information, whether a first predictive factor is indicative of a
high risk of said individual utilizing said healthcare services at said predetermined level
within said prospective time span;

assigning, based upon said information, a first dichotomous value to said
separate value for said first predictive factor if said determining step determines that said first
predictive factor is indicative of said high risk of said individual utilizing said healthcare
services at said predetermined level within said prospective time span; and

assigning, based upon said information, a second dichotomous value to said separate value for said first predictive factor if said determining step determines that said first predictive factor is not indicative/of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

2. (Original) The method of claim 1, wherein said collecting step comprises the step of:

presenting said individual with a self assessment questionnaire designed to elicit said information from said individual for said predetermined set of predictive factors.

3. (priginal) The method of claim 1, wherein said collecting step comprises the step of:

presenting said individual with a questionnaire designed to elicit said information from said individual for said predetermined set of predictive factors, said predetermined set of predictive factors consisting of past healthcare use factors, demographic factors, perceived health factors, disease factors, healthcare compliance factors, healthcare belief factors, healthcare preference factors.

4. (Original) The method of claim 1, wherein said collecting step comprises the step of:

presenting, to a web browser, a questionnaire that elicits said information from

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said individual for said predetermined set of predictive factors;
receiving, via said web browser, said information for said predetermined set of predictive factors in response to said presenting step.

- 5. (Canceled).
- 6. (Original) The method of claim 1, wherein said assigning step comprises the steps of:

determining, based upon said information, whether each predictive factor of said set of predictive factors is indicative of a high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;

assigning, based upon said information, a separate first dichotomous value to each said separate value of each predictive factor of said set of predictive factors that said determining step determines is indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span; and

assigning, based upon said information, a separate second dichotomous value to each said separate value of each predictive factor of said set of predictive factors that said determining step determines is not indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

7. (Original) The method of claim I, wherein said assigning step comprises the steps of:

determining, based upon said information, whether each predictive factor of said set of predictive factors is indicative of a high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;

assigning, based upon said information, a "1" to each said separate value for each predictive factor of said set of predictive factors that said determining step determines is indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within/said prospective time span; and

assigning, based upon said information, a "0" to each said separate value for each predictive factor of said set of predictive factors that said determining step determines is not indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

8. (Original) The method of claim 1, further comprising the steps of:
determining, based upon said risk level for said individual, whether a high risk
exists that said individual utilizing said healthcare services at said predetermined level within
said prospective time span;

determining, based upon said information from said individual, at least one intervention program for said individual in response to said determining step determining that



said high risk exists that said individual utilizing said healthcare services at said predetermined level within said prospective time span.

9. (Original) The method of claim 1, wherein said generating step comprises the step of:

generating, based upon said separate values assigned to said set of predictive factors and a logistic regression formula of said predictive model, said risk level of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

10. (Original) The method of claim 1, wherein said generating step comprises the step of:

generating, based upon said separate values assigned to said set of predictive factors and a logistic regression formula of said predictive model, a probability value indicative of said risk level of said individual utilizing said healthcare services at said predetermined level within said prospective time span; and

determining, based upon said probability value and a predetermined threshold, said risk level of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

Claims 11-20 (Canceled)

21. (Previously presented) The method of claim 1, further comprising the step of:

determining whether each piece of collected information is by itself indicative of a high risk level of said individual utilizing healthcare services at a prodetermined level.

22. (Previously presented) The method of claim 1, further comprising the step of:

defining a first reference date in the future; wherein the generating step includes generating said separate values assigned to said predetermined set of predictive factors, a risk level of said individual utilizing healthcare services at a predetermined level in the time period between a present date and the first reference date.

23. (Previously presented) The method of claim 1, wherein each separate value assigned to each predictive factor is a value indicative of a risk of said individual utilizing healthcare services.

Claims 24-27 (Canceled)